



Attorney's Docket No. GNA 1804.1

DECLARATION AND POWER OF ATTORNEY

REGULAR OR DESIGN APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

PROCESS FOR COMPREHENSIVE FINANCIAL AND ESTATE PLANNING

the specification of which:

(check one)

[X]	is attached hereto		
[]	was filed on	as	Application Serial No.
	, and was amend	ded	on
[]	was described and claimed	in	PCT International Application
	No, filed	on	and as amended
	under PCT Article 19 on _		, if any.

ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations §1.56.

PRIORITY CLAIM

I hereby claim foreign priority benefits under Title 35, United States Code, §119 (a) - (d) or §365(b) of any foreign application for patent or inventor's certificate, or §365(a) of any PCT application which designates at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Priority Claimed						
(Number)	(Country)	(Day/Month/Year Filed)				
(Number)	(Country)	(Day/Month/Year Filed)				
(Number)	(Country)	(Day/Month/Year Filed)				
Priority Not Claimed						
A FILING DATE EAD PRIORITY IS CLAIM	RLIER THAN THE E	THE SAME SUBJECT MATTER WHICH HAS ARLIEST APPLICATION FROM WHICH				
(Number)	(Country)	(Day/Month/Year Filed)				
CLAIM FO	OR BENEFIT OF PR	OVISIONAL APPLICATION(S)				
• • • • • • • • • • • • • • • • • • •		Title 35, United States Code, visional application(s) listed				
60/167,083 (Application	Number)	11/23/99 (Filing Date)				
(Application	Number)	(Filing Date)				

CLAIM FOR BENEFIT OF EARLIER U.S. APPLICATION(S) UNDER 35 U.S.C. 120

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s), or §365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

(Serial No.)	(Filing Date)	(Status)	
(Serial No.)	(Filing Date)	(Status)	suds T7

POWER OF ATTORNEY

I hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Irving Powers (15,700), Donald G. Leavitt (17,626), John K. Roedel, Jr. (25,914), Michael E. Godar (28,416), Edward J. Hejlek (31,525), William E. Lahey (26,757), Richard G. Heywood (18,224), Frank R. Agovino (27,416), Kurt F. James (33,716), G. Harley Blosser (33,650), Paul I. J. Fleischut (35,513), Vincent M. Keil (36,838), Robert M. Evans, Jr. (36,794), Robert M. Bain (36,736), Joseph A. Schaper (30,493), Kathleen M. Petrillo (35,076), David E. Crawford, Jr. (38,118), Paul A. Maddock (37,877), Richard L. Bridge (40,529), Christopher M. Goff (41,785), James E. Butler (40,931), Derick E. Allen (43,468), Matthew L. Cutler (43,574), Michael G. Munsell (43,820), Karen Y. Hui (44,785), Anthony R. Kinney (44,834), Brian P. Klein (44,837), Sarah J. Chickos (46,157), Donald W. Tuegel (45,424), Steven M. Ritchey (46,321), Michael J. Thomas (39,857), Kathryn J. Doty (40,593), and Laura R. Polcyn (47,000), all of the law firm of SENNIGER, POWERS, LEAVITT & ROEDEL, One Metropolitan Square, 16th Floor, St. Louis, Missouri 63102.

Direct Telephone Calls To: Send Correspondence To: Customer Number: 000321 Robert M. Bain (314) 231-5400 I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. Full name of sole or first inventor <u>Bernard H. Wolzenski</u> Inventor's signature Bernard H Wohnshi Date 10/27/00 _____ Citizenship <u>U.S.</u> Residence St. Louis, Missouri Post Office address <u>700 Market Street</u> St. Louis, Missouri 63101 Full name of second joint inventor <u>Jack J. Desemar, Jr.</u> Second inventor's signature Jack Illerante 11/13/00 Residence <u>Baton Rouge, Louisiana</u> Citizenship <u>U.S.</u> Post Office address _ 700 Market Street St. Louis, Missouri 63101